

EXHIBIT "B"

May 13, 2021

NOTICE OF OUR PLAN TO SELL PROPERTY

GARY NELSON

REDACTED

READING, PA 19605-1909

Subject: Account Number: **REDACTED**
Collateral Description: 2013, FORD, EXPLORER

IF YOU ARE CURRENTLY IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY OBTAINED A DISCHARGE OF THIS DEBT UNDER BANKRUPTCY LAW, THIS CORRESPONDENCE IS FOR INFORMATIONAL AND COMPLIANCE PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT, AN ATTEMPT TO COLLECT A DEBT, A REQUEST ON AN OBLIGATION, AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR A DISCHARGED DEBT, OR AN ATTEMPT TO MODIFY ANY BANKRUPTCY PLAN OR DISCHARGE ORDER.

We have your 2013, FORD, EXPLORER because you broke promises in our agreement.

We will sell the 2013, FORD, EXPLORER at private sale sometime after May 27, 2021. A sale could include a lease or license.

The money that we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money, unless we must pay it to someone else.

You can get the property back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses. To learn the exact amount you must pay, call us at 1-866-731-2685 or write us at P.O. Box 2284 Brea, CA 92822-2284.

If you want us to explain to you in writing how we have figured the amount that you owe us, you may call us at 1-866-731-2685 or write us at P.O. Box 2284 Brea, CA 92822-2284 and request a written explanation.*

If you need more information about the sale, call us at 1-866-731-2685 or write us at P.O. Box 2284 Brea, CA 92822-2284.

We are sending this notice to the following other people who have an interest in the 2013, FORD, EXPLORER or who owe money under the agreement:

*On page two of this notice we have provided you with a written explanation of how we figured the amount you currently owe Bank of America. If you would like a further explanation, please call Bank of America or write to Bank of America as indicated above.

Please read all pages of this notice carefully for an explanation of (i) how to get the property back; (ii) how we figured the amount you currently owe Bank of America; and (iii) additional rights regarding your account.

OTHER IMPORTANT DISCLOSURES

As of the date of this notice, you can get the property back by paying the AMOUNT REQUIRED TO REDEEM shown below, to Bank of America at: 275 S. Valencia Ave., Brea, CA 92823.

The following is an itemization of this amount as of the date of this notice:

Contract Balance:	\$6,775.53
Repossession Charges:	\$470.00
Late Charges:	<u>\$0.00</u>
TOTAL OF ABOVE:	\$7,245.53
Less:	
Insurance Refunds:	\$0.00
Other Credits:	<u>\$0.00</u>
TOTAL CREDITS:	\$0.00

AMOUNT REQUIRED TO REDEEM: **\$7,245.53**
(as of the date of this notice)

The longer you wait, the more you may have to pay to get your property back. The amount of finance charges you owe will increase each day you pay after the date of this letter. We may also incur additional expenses for which you may be responsible including the reasonable expenses of retaking, holding, preparing for sale and selling the property and reasonable attorneys' fees and legal expenses, as permitted by law.

If you do not redeem the property, any service contract and /or credit life or disability insurance policy included in the loan or contract that is not reflected above will be canceled and the proceeds of any returned premiums or charges will be applied to your account.

STATEMENT OF ACCOUNT: For a statement of your account that shows your remaining balance, charges and credits to your account, payments that are due and remaining payment schedule, please contact Recovery Collections at 1-877-243-5796 or write us at P.O. Box 2284 Brea, CA 92822-2284.

Personal property left in the repossessed vehicle and/or other collateral will be held for thirty (30) days from the date of this Notice and may be reclaimed within the thirty (30) day time period. Thereafter, the personal property may be disposed of in the same manner as the vehicle and other collateral.

If you redeem the property, the property will be returned to you at VJ WOOD RECOVERY-450 SOUTH APPLE ST 450 SOUTH APPLE ST, HAMBURG, PA 19526 where it is stored.

NOTICE: YOU MAY BE SUBJECT TO SUIT AND LIABILITY IF THE AMOUNT OBTAINED UPON DISPOSITION OF THE PROPERTY IS INSUFFICIENT TO PAY THE CONTRACT BALANCE AND ANY OTHER AMOUNTS DUE.

DEFICIENCY BALANCE: Upon disposition of the property, you will be liable for any deficiency balance plus interest as permitted by law.

This is an attempt to collect a debt. Any information obtained may be used for that purpose. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.